

REMARKS

Claims 1 to 24 were pending in the application at the time of examination. The Examiner requested corrected drawings be filed. The Examiner objected to the title of the invention as being non-descriptive. The Examiner objected to Claims 2, 3, 5, 6, 7, 9, 10, 12, 13, 15, 16, 17, 18, 19, 20, 22, 23, and 24 for informalities. The Examiner rejected Claims 1 to 5, 8, 11 to 15 and 17 to 19 under 35 U.S.C. 102(b) as anticipated by the Wallace reference. The Examiner rejected Claims 6, 7, 9, 10 and 20 under 35 U.S.C. 103(a) as obvious over the Wallace reference. The Examiner objected to Claim 16 for being dependent on a rejected base claim, but indicated this claim would be allowable if rewritten in independent form including all the limitations of the base claim and any intervening claims. The Examiner objected to Claims 21, 22, 23 and 24 for informalities but indicated these claims would be allowable if the informalities were corrected.

Applicants file herewith replacement drawings. Applicants have cancelled Claims 1 to 15 and 17 to 20, without prejudice.

Applicants have amended Claim 16 to put Claim 16 in independent form including all the limitations of the base claim and any intervening claims. Applicants have amended Claims 22, 23 and 24 to correct informalities. Consequently Claims 16 and 21 to 24 remain in the application.

OBJECTION TO THE TITLE OF THE INVENTION

The Examiner objected to the title of the invention as being non-descriptive. As shown above, the title of the invention has been amended to "A MODIFIED RETIREMENT PAYLOAD ARRAY".

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In light of the amended title of the invention, Applicants respectfully request the Examiner withdraw the objection to the title of the invention.

OBJECTIONS TO THE CLAIMS

The Examiner objected to Claims 2, 3, 5, 6, 7, 9, 10, 12, 13, 15, 16, 17, 18, 19, 20, 22, 23, and 24 for informalities.

Applicants have cancelled Claims 1 to 15 and 17 to 20, without prejudice. Therefore, Applicants respectfully submit that the objection to Claims 2, 3, 5, 6, 7, 9, 10, 12, 13, 15, 17, 18, 19, and 20 is now moot.

Applicants have amended Claims 16, 22, 23 and 24 as requested by the Examiner. In light of the Amendments to Claims 16, 22, 23 and 24, Applicants respectfully request the Examiner remove the objection to Claims 16, 22, 23 and 24.

REJECTIONS BASED ON 35 U.S.C. 102(b)

The Examiner rejected Claims 1 to 5, 8, 11 to 15 and 17 to 19 under 35 U.S.C. 102(b) as anticipated by the Wallace reference.

Applicants have cancelled Claims 1 to 15 and 17 to 20, without prejudice. Applicants have cancelled Claims 1 to 15 and 17 to 20, without prejudice. Therefore, Applicants respectfully submit that the rejection of Claims 1 to 5, 8, 11 to 15 and 17 to 19 is now moot.

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REJECTIONS BASED ON 35 U.S.C. 103(a)

The Examiner rejected Claims 6, 7, 9, 10 and 20 under 35 U.S.C. 103(a) as obvious over the Wallace reference.

Applicants have cancelled Claims 1 to 15 and 17 to 20, without prejudice. Applicants have cancelled Claims 1 to 15 and 17 to 20, without prejudice. Therefore, Applicants respectfully submit that the rejection of Claims 6, 7, 9, 10 and 20 is now moot.

ALLOWABLE SUBJECT MATTER - CLAIM 16

The Examiner objected to Claim 16 for being dependent on a rejected base claim, but indicated this claim would be allowable if rewritten in independent form including all the limitations of the base claim and any intervening claims.

Applicants have amended Claim 16 to put Claim 16 in independent form including all the limitations of the base claim (Claim 11) and any intervening claims (none). In light of the amendment to Claim 16, and the Examiner's comments, Applicants respectfully request allowance of Claim 16, as amended.

ALLOWABLE SUBJECT MATTER - CLAIMS 21 TO 24

The Examiner objected to Claims 22, 23 and 24 for informalities but indicated these claims would be allowable if the informalities were corrected.

Applicants have amended Claims 22, 23 and 24 as requested by the Examiner. In light of the Amendments to Claims 22, 23 and 24, the lack of objection to Claim 21, and the Examiner's

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comments, Applicants respectfully request the Examiner Allow
Claims 21, 22, 23, and 24.

CONCLUSION

For the foregoing reasons, Applicants respectfully request
allowance of all pending claims. If the Examiner has any
questions relating to the above, the Examiner is respectfully
requested to telephone the undersigned Attorney for Applicants.

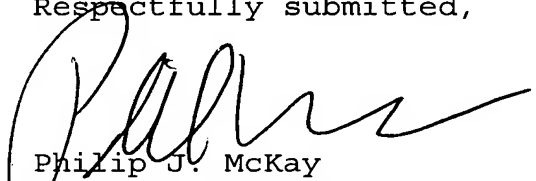
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22313-1450, on October 15, 2004.


Attorney for Applicant(s)

October 15, 2004
Date of Signature

Respectfully submitted,


Philip J. McKay
Attorney for Applicants
Reg. No. 38,966
Tel.: (831) 655-0880

Amendments To The Drawings

The Examiner requested corrected drawings be filed.

Applicants file herewith replacement drawings. Applicants note that according to the copies of the Application as filed, and the return postcard filed with this Application, a FIG. 8 was filed with the present Application, and was received by the PTO. However, to expedite the processing of this Application, Applicants have filed replacement drawings including another FIG.8, as filed.

The attached nine (9) replacement sheets of drawings correct minor informalities and generally conform to USPTO drawing guidelines for Figs. 1, 2, 3, 4, 5, 5A, 6, 7 and 8.

Sheet one, which includes Fig. 1, replaces the original sheet one including Fig. 1.

Sheet two, which includes Fig. 2, replaces the original sheet two including Fig. 2.

Sheet three, which includes Fig. 3, replaces the original sheet three including Fig. 3.

Sheet four, which includes Fig. 4, replaces the original sheet four including Fig. 4.

Sheet five, which includes Fig. 5, replaces the original sheet five including Fig. 5.

Sheet six, which includes Fig. 5A, replaces the original sheet six, including Fig. 5A.

Sheet seven, which includes Fig. 6, replaces the original sheet seven including Fig. 6.

Sheet eight, which includes Fig. 7, replaces the original sheet eight including Fig. 7.

Sheet nine, which includes Fig. 8, replaces the original sheet nine including Figs. 8.

Attachments: Nine (9) Replacement Sheets